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*Together we will create a future
you can count on.*

*When your values are clear, your
decisions are easy. — Roy Disney*

*A global perspective through
Canadian/Intl. ONE-STOP service.*

*My clients have enjoyed work and
travel overseas as I have.*

*A dream is just a dream. A goal is
a dream with a plan and deadline.
— McKay*

*Ongoing check-ups overseas and on re-
turn to make sure you stay on course to
not lose your money and to reduce taxes.*

*Decide to wear the lifestyle you desire,
overseas culturally or into retirement.
I do assist beyond investments.*

*We have met the enemy...
and he is us! — Pogo*



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***“An optimist
laughs to
forget; a
pessimist
forgets to
laugh.”***

– Tom Nansbury

VALUES – BASED QUALITY OF LIFE™ *Newsletter*

Because Making Smart Choices About Your Money Impacts The Quality of Your Life

Over the years, we have found there are elements of your life that are more important than money.

These elements - physical health, relationship health, inner health and career health - cannot be delegated.

We hope you find these articles to be of value in improving the quality of your life.

PHYSICAL HEALTH

7 Household Chores with Unexpected Health Benefits

By Sasha Brown

Not everyone enjoys household chores — that's a given. But what if you knew there were more benefits to them than just making your home look more presentable? Once you realize how these simple tasks can boost your happiness, lower your stress, or protect your body from diseases, your to-do list will never look the same again.

1. Making the Bed

Studies have shown those who make their beds each morning take on the day with increased productivity and a greater sense of well-being. Most people feel a small sense of accomplishment when they make their bed each day, and are then encouraged to keep up the trend by completing task after task.

Those who make their bed will also tend to feel more rested and energized throughout the day, rather than tired or groggy. Leaving the bed a rumpled mess can add unnecessary stress to your day.

2. Tidying up Your Yard

Here's some motivation to get your yard in order: those individuals who do the most yard work, DIY projects, and housecleaning have about a 30 percent lower risk of suffering a first-time heart attack or stroke, as compared to those who are more sedentary. Plus, there is a chemical released in freshly-cut grass that makes people feel more joyful and relaxed.

As you spend time outside sweating (and re-hydrating!) your body is flushing out all the toxins it has collected. Often, those who spend a lot of time sweating outside will feel a second wind of energy after they've cooled off.

3. Washing Dishes

Cleaning your plate mindfully can to lower anxiety levels by almost 30 percent. By doing this, the individual is focused on the smell of the soap, the temperature of the water, and the touch of the dishes.

Those who do not take the time to wash dishes by hand don't experience this calming benefit. Washing dishes doesn't take a lot of concentration, so the mind is free to just wander while the hands are busy. This is also a great time to practice breathing exercises.

4. Cleaning the Bathroom

The benefits of cleaning a bathroom extend beyond your own body and the motions of cleaning. A bathroom is the ideal place for harmful bacteria to grow. When you clean it regularly, you are reducing the chance of disease; hampering it from spreading from places like the toilet to your toothbrush. Regular cleaning will also prevent mold from growing, which if not taken care of right away will become more difficult to control later on.

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RELATIONSHIP HEALTH

16 Family Tradition Ideas to Pass Down to Your Kids and Grandkids

By Southern Living Editors

Southerners treat family traditions much like our family heirlooms. Once they're in the family, they're in it for the long haul. That is, we hold onto them tighter than a tutu on a piglet and make sure to pass them down to the younger generations...lest they forget where—and who—they came from. Not only do they keep us all connected by a common familial thread, but they help create memories worthy of sticking in the “Happiness Jar.” (More on that later.)

While each family has at least one or two unique traditions, we're always open to fresh suggestions. For those looking to start a new family tradition with their children or grandchildren, we've rounded up a list of family tradition ideas that will create a lasting impression. Whether done weekly, monthly, or annually—remember: Consistency is key. These fun traditions will bring your family closer together. Pick a few to try out at home, and you'll be making new memories in no time.

Go on an annual family vacation

If you'd like to offer this tradition to the extended family as well, good for you. (And good luck to you.) It's a great way to experience new things, explore new places, and make life-long memories together. To help your planning, Google favorite family vacation spots.

Cook a weekly themed dinner like Taco Tuesday...or Pizza Friday...or Fried Chicken Sunday

Consider how you feel when you know a build-your-own taco bar is going to be waiting after a stressful day at work or a boring hour of homework? This is motivating, to say the least.

Give back with family service days

This tradition is not only a tech-free way to spend time together, but it's the perfect opportunity to teach your family the importance of helping others. It can be a weekly, monthly, or seasonal thing. For example, serving breakfast at a soup kitchen is a great weekly goal, but serving Thanksgiving dinner each year is another way to give back.

Schedule one-on-one “daddy dates” or “mommy dates”

In the busiest of times, we often forget to give everyone a little undivided attention. These “dates” are a way for each parent to connect with their children (young or old) in a personal way that's special only to them.

Plan a weekly game night

This one is easy—because nothing garners more laughs, shouts, and old-fashioned rivalry like game night. Pick your favorite family game to keep track of wins, or rotate who gets to pick the game each week.

Remember childhood secret handshakes or signals

There will never cease to be instances when a mother-daughter duo needs to signal that it's time to gracefully exit a party, conversation, or grocery store aisle. (Like when Gossipy Gail is trying to bait-and-switch you both into talking about your mama's best friend? Not today, Gail.)

Likewise, there will be plenty of exciting moments when nothing but a father-son handshake will do. (When the clock runs out and your team has won the SEC Championship, for example?)

Pick something fun to do from the “Yes Jar”

The idea behind a “Yes Jar” is that each family member can put in slips of paper that say

“A family in harmony will prosper in everything.”

Chinese Proverb

something he or she wants to do: go on a bike ride, go to the movies, head to dad's favorite barbecue joint, etc. Once or twice a month, pick something from the jar and do it! No takebacks. The fun part is also the most harrowing: You never know what you're going to pull.

Go camping (at least once)

Listen: Camping isn't for everyone. It might test even the strongest of relationships. Have you ever tried to cook a campfire meal for five without losing your patience? That's exactly why you should do it together. If anything, you'll come out on the other side with great memories and, sorry, a few bug bites.

Make up a birthday tradition that every member will love

You can celebrate half-birthdays, make the birthday boy or girl wear a special, embarrassing birthday hat, or give the sole selection of the birthday dinner spot to the honoree. (If your son is turning nine, you'll likely be heading to the hibachi grill. That's a big, big year for the “hibachi phase.”)

Bury a time capsule

The focal point of this tradition is to measure the passing of time and how things have changed

throughout five, ten, or more years. Make sure every family member includes something that characterizes himself or herself at the time of burying, as well as handwritten notes to revisit later. It will be bittersweet—but worth it—to see how things have changed when you dig it up later.

Make a spring cleaning list to tackle together

And make it fun! While not necessarily the most exciting of traditions, it fosters a healthy relationship with teamwork. Throw some music on, and get to work. Doing it all together makes spring cleaning feel less like a chore for everyone involved.

Create a summer activity to look forward to

For some families, this might be making homemade pie using fruit from the farmers' market. For others, it can be kayaking on a nearby lake. Possibilities are endless.

Pick a holiday craft that grows with the family

Whether it's making homemade ornaments, stringing popcorn garlands, or baking cookies for gifts, a Christmas craft doesn't ever get old, even as we do. Create a memory doing something festive together that you can pass from generation to generation.

Store memories in the “Happiness Jar”

Ultimately, the idea behind making a “Happiness Jar” is about preserving memories and helping us all document the little things. Whether daily or weekly, write down a special memory (or simply something that made you happy) and put it in the jar. After a few years, your family will be chock-full of fun tidbits to read aloud.

Keep up a Saturday ritual together

For some, it's a morning walk around the neighborhood. For others, it's cooking a big breakfast together. Or, perhaps it's just chilling in bed with a few cups of coffee. But make it a regular thing—these are what the kids will remember when they head off to college or move out permanently.

Always have Sunday supper around the table

While it's tempting to do your own thing on a Sunday, it's important to kickstart the week with a touch base that, ideally, involves fried chicken and mashed potatoes. Make time between pre-weekday prep craziness to have dinner around the table.

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INNER HEALTH

The Tension Between Inner Self and Outer Self

By Arlin Cuncic

The tension between the inner self and outer self is common in the modern world. Each of us is tugged in multiple directions every day and our actions and behaviors do not always align with our core values as a result.

However, becoming aware of your inner self and how it balances with your outer self is the foundation for good mental, physical, and spiritual health. This is why it is an important aspect to consider when working on a good balance in your life.

The Outer Self

At times it is helpful to present a different outer self to the world than what we experience on the inside. Most of us weigh the pros and cons of sharing our true feelings depending on what we expect in each set of circumstances. Our outer self is what we present to the world, and we usually try to curate it to reflect the best. However, problems arise when this becomes a habitual pattern at the expense of your true feelings.

The outer self is generally concerned with material things, such as how you present yourself (hair, clothes, etc.), as well as groups you belong to or personas that you portray. Your outer self spends its time coping with the demands of school, work, home life, and whatever other real-world distractions you experience each day. This external world can be demanding, leaving little time for you to consider whether what is taking place on the outside of your life matches what you ultimately desire on the inside.

The Inner Self

In contrast to the outer self, the inner self is about what can't be seen: feelings, intuition, values, beliefs, personality, thoughts, emotions, fantasies, spirituality, desire, and purpose. A strong inner self means that you cope well with your emotions, are self-aware, have clarity and a good sense of your values, and feel a purpose in life. It also means that you can remain calm and resilient in the face of adversity from the outer world.

Conflict Between Inner and Outer Self

Problems begin when the inner self and outer self are in conflict or out of balance. In its simplest

terms, a conflict between the inner and outer self refers to a mismatch: you think one thing but do another.

The greater the conflict, the wider the difference between what the inner self believes is right and what the outer self does. This conflict ultimately causes stress that can be damaging to the mind, body, and spirit.

Often, this conflict arises due to spending too little time considering your inner self. How much of the time are you "running on empty," just struggling to get through the demands of the day, without considering whether your actions and behaviors are in line with your inner self?

The conflict between the two selves can result in stress, which makes you more vulnerable to illness. Your daily functioning may also be

"To keep the body in good health is a duty...otherwise we shall not be able to keep the mind strong and clear."

- Buddha

affected. You may feel successful on the outside but empty on the inside. When this happens, you may also be at risk for quick fixes to heal your pain, such as turning to drugs or alcohol.

One way to identify if you are experiencing a conflict between your inner and outer selves is to identify gaps between your true values and outer actions.

- Take a moment and list your core values. These might be things like believing in the value of honesty, integrity, friendship, helpfulness, etc.
- Now, for each value, make a list of activities that you do each day that is in alignment with that value. Examples might include calling friends to see how they are doing or telling the truth even when it is difficult.
- Finally, look for values that have little actions each day to support them. This is where you

will find your conflict. If you value friendship but spend each day alone, that reflects a conflict between your values (inner self) and actions (outer self).

Balancing the Inner and Outer Self

Once you've identified problematic areas in your life, it is time to begin quieting your outer self with a goal of connecting with your inner self. Slow down, focus on the moment, and listen to your thoughts as you go about your day.

If you still feel in conflict, consider whether you might need to make life changes to address these issues. Perhaps a new job, change of relationship, or ending of friendships might be in order. Only you will know what specific changes might help to align you with your true inner self.

While thinking about what changes you need to make, it may be helpful to ask yourself the following questions:

- What do you most want to pursue in life? Does this match what you are doing?
- Will you feel good about the choices you are making at the end of your life?
- Does your current life require you to stifle deeply-held values?

Go back to the gaps you identified in the previous section, and start with the largest ones. Ask yourself what changes you will need to make to align your inner and outer selves.

For example, one person might choose to change careers or reduce working hours to spend more time with family. Another person might change his or her field of work to more closely align with his or her values.

You might find that only simple changes need to be made, such as slowing down each day and taking the time to talk and listen to others, rather than always being in a rush. Sometimes the conflict between our inner and outer selves is not that large and doesn't take that much to address.

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CAREER HEALTH

3 Surprising Benefits to Staying in a Job You Hate

By Steve Errey

A job is something you have to do, not something you have to love. At least, that's what my dad taught me growing up.

I don't believe it for a second (he also taught me to be an independent thinker), but the truth is that while loving your job is something we all strive for, only a few of us get to experience it. In fact, some 53% of American workers are not engaged by their jobs, and a further 13% are actively disengaged based on 2018 study.

That's around 70 million people in the U.S. alone who don't love what they do, and the obvious answer seems to be to get out there and find a job they'll like better.

Not so fast, peppy.

Believe it or not, rapid-firing your resume to every employer in town isn't the best reaction (at least, not yet). There are some real benefits to not only staying in a job you don't love, but trying to make the best of it. Here are three huge ones.

1. To Learn More About Yourself

That urge to run from a job you don't want is a powerful, even somatic one. It's right there in your gut every Monday morning; a weight that makes you drag your feet as you walk through those office doors. In fact, 76% of workers get Sunday night blues at the idea of having to go to work the next day.

Faced with that, it seems clear that you need to explore what else is out there for you and look around for something new, something better. Sounds good, and I'm the last person to discourage exploration, but there's one thing you need to do first.

You need to love the hell you're in.

You can't meaningfully move forward if all you're doing is running from what you don't want. That just leads to hopping from one job to another without any real idea of *what* you're doing, what you *want* to be doing, or even *who* you are.

Now, loving the hell you're in is not the same as resigning yourself to something small, limiting, or meaningless. Those are the choices of a victim (and we both know you're better than that).

This is about taking the time to dig in, learn, and uncover more about yourself.

Instead of simply looking for ways to get out, ponder this: What if this was a test given to you by the universe to see what you're really made of? How would you respond then?

2. To Practice Choice

If you're in a job you don't love, it's easy to just strike those days off your calendar until the weekend or your next vacation. Time rolls by. You get wound down. You lose your spark. You feel less than.

Sound familiar?

But consider this: Focus on how much you don't want to do your job, and that becomes your experience. Think about how it's not fair that you don't have a job you love, and that shapes your attitude. Get stuck on all the details around you, and they impact your sense of confidence.

Give them an inch, and your circumstances will take a mile, stripping your life of any joy, passion, or meaningful stimulus. This is how people get lost in their lives, but there's a remarkable opportunity here, too: the opportunity to not let your circumstances dictate your experience.

Regardless of whether you're sick of your job, are bored sitting at the same desk every day, or are tired of the same faces, you get to choose how you feel. You get to choose how you perceive your circumstances. You get to choose the richness of your experience of your life.

How would it be if you chose to treat yourself with kindness and patience rather than beating yourself up for ending up somewhere you'd rather not be? What if you chose to explore what really matters to you rather than just resisting what doesn't? And what if you made a choice to express gratitude for coming this far?

This opportunity to practice choice is golden indeed.

3. To Stop Struggling and Start Engaging

Resisting, fighting, and struggling against your job is really about control. You tell yourself that it's only temporary. You tell yourself that it's not how you want to be spending your time. You keep it at arm's length so you never have to give yourself to it.

Not only does all this struggling in the pursuit of control make you feel detached from your job, but it also separates you from the things that allow you to do great work. And, as I learned at some personal cost, it splits apart and compartmentalizes you.

Rather than throwing yourself in, you keep parts of yourself hidden from your colleagues and practice holding back. You become accustomed to not giving your all.

But the truth is, you don't get to do great work through resisting doing work, just as you don't get to live a great life by resisting living.

Engaging is where great things happen, so put away the oh so tempting need to retain control, and choose to engage instead. Rather than having lunch by yourself, grab a sandwich with a colleague and be curious as to what's happening in his or her life. Don't just sit quietly in your morning meeting wishing it would end already, but look for how you can make someone's job simpler (or perhaps even raise a smile).

And rather than calling it in and doing the bare minimum, consider what strengths and talents you could apply that just might transform things.

You might be surprised at what happens.

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7 Household Chores with Unexpected...

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5. Growing Flowers and Vegetables

Taking part in activities in nature can help to reduce the symptoms of depression. A Norwegian study took a group of individuals who had been diagnosed with different forms of depression and instructed them to spend about six hours each week gardening. At the end of a few months, these individuals noticed a notable improvement in the symptoms of their depression, and it continued for a few months after the study ended.

An added bonus: growing healthy vegetables from your garden!

6. Getting Rid of Kitchen Clutter

A recent study has shown people with an extremely cluttered home were about 77 percent more likely to be overweight, if not obese. This is because it is more difficult to make healthy eating choices in a cluttered kitchen. Once a kitchen becomes organized, a person may begin to see benefits like weight loss without the need to diet. Also, getting rid of the clutter is the best time to trash any foods that are super unhealthy. Out of sight, out of mind!

7. Vacuuming

Thirty minutes of vacuuming can have the same benefits as 15 minutes of kickboxing. Aim to vacuum the whole house in one shot, as opposed to tackling each room individually. The motion associated with vacuuming will work out not only your arms, but your core and legs as well because of the pushing and pulling movements.

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"The objective of cleaning is not just to clean, but to feel happiness living within that environment."

- Marie Kondo

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